



News Release

For Immediate Release:
Thursday, November, 1, 2007

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More Utahns Getting 'UPP'

State health insurance voucher helps families get coverage

(Salt Lake City, UT) – The Utah Department of Health’s (UDOH) insurance rebate program, UPP (pronounced “up”) celebrates its first birthday in November. UPP (Utah’s Premium Partnership for Health Insurance) was launched in 2006 to help working individuals and families pay their work-sponsored monthly health insurance premiums.

There are more than 300,000 uninsured individuals in Utah (*UDOH 2006 Utah Health Status Survey*). Many could purchase health coverage through their employers but can’t afford their share of the premium. UPP was designed close that gap, and offers up to \$150 per person each month to help cover the monthly premium payment.

Utah mom, Karen Brailsford, knows first-hand how expensive those premiums can be. Before her family of seven enrolled in her employer’s health insurance program with help from UPP, Brailsford felt unprotected and vulnerable. “Before we had insurance, we never went to the doctor, unless it was an emergency, and then we couldn’t afford it,” Brailsford said. Now Brailsford’s five children are receiving the preventive medical and dental care that were unfeasible before UPP helped her get coverage at work. “Right now, we have a \$1,200 dental bill because my kids had not been to the dentist in such a long time because we didn’t have insurance and couldn’t afford it,” Brailsford said. “Now I can pay those bills.”

A 2004 Medical Expenditure Panel Survey study of employer-sponsored health insurance in Utah found that the total insurance premium for family coverage averaged \$721 per month. Of that, Utah employers were covering about 72% of the premium, leaving 28% – about \$202 – to the employee, a burden for many lower-income families.

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“With rising health care and insurance premium costs, UPP is a great asset to Utah’s uninsured, said UDOH Executive Director Dr. David Sundwall. “UPP is helping Utahns take advantage of their health insurance policies at work and lowering the total number of uninsured in Utah,” he added.

Current UPP enrollment stands at 175 adults and 267 children and the program has funds to enroll many more families. To qualify for UPP, individuals must:

- Not currently have health insurance
- Be able to enroll in an employer’s health plan
- Be a U.S. citizen or legal resident
- Meet specific household income guidelines

To learn more about UPP and determine if you qualify, visit www.health.utah.gov/upp or call 1-888-222-2542. To learn more about how your company can help employees take advantage of UPP, please visit the Web site or call the toll-free number.

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The mission of the Utah Department of Health is to protect the public's health through preventing avoidable illness, injury, disability and premature death, assuring access to affordable, quality health care, and promoting healthy lifestyles.